



Health and Welfare
Canada

Santé et Bien-être social
Canada

Government
Publications
U.S.

Disability Benefits

For You and
Your Children

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Canada

Introduction

The Government of Canada's Income Security Programs, funded with your tax dollars or through direct premiums, offer Canadians a wide range of financial benefits. All of these programs are administered by Health and Welfare Canada. They are designed to assist parents, senior citizens, disabled persons and their children, and the surviving dependents of Canada Pension Plan contributors.

If you have been contributing to the Canada Pension Plan and have a mental or physical disability that is severe and prolonged you may be eligible for *Disability Benefits*.

A severe disability means that the person is regularly incapable of engaging in any substantially gainful occupation. Such a disability is prolonged if it is expected to be of indefinite duration, or likely to result in death.

This booklet gives detailed information about the disability benefits designed to provide you and your family with some income security. If you have further questions, contact your nearest Income Security Programs office. The address and telephone number are listed in your telephone directory.

Are You Eligible for Disability Benefits?

You may be eligible if:

- you are under 65;
- your disability is *severe or prolonged*; and
- you have contributed during a minimum qualifying period (never less than 5 of the last 10 years).

How Do You Apply?

You must make application to your nearest Income Security Programs office as soon as possible after the disability occurs.

If you are unable to apply, someone may do so on your behalf. Disability payments may be made retroactively for a maximum of eight (8) months after your application is received; so don't delay.

Are Your Children Eligible?

Yes. If your dependent children are under 18 and have never been married, they may be eligible for benefits. Children over 18 who are full-time students and have never been married may also qualify.

Do Your Children Need to Apply?

Benefits for your children will not be paid automatically. If your children are under 18, you or someone representing you must apply on their behalf. Your children between the ages of 18 and 25, who are full-time students should apply directly to an Income Security Programs office.



What Documents Are Required?

When you submit your application, you will be asked to include the following information:

- proof of age for yourself and any eligible children;
- Social Insurance Number for yourself and any child over 18 who is applying for children's benefits;
- information concerning your medical condition.

How Are These Benefits Paid?

Monthly payments begin four months after you become disabled. The amount is determined according to your earnings and Canada Pension Plan contributions.

Children's benefits are paid at a set monthly rate and should begin at the same time as your disability pension begins. For an indication of the amount of benefit, see the Benefit Rate Guide.

Can These Benefits Be Terminated?

Disability benefits cease if you are no longer disabled, if you resume gainful employment, if you die, or when you become eligible for a retirement pension at age 65.

Children's benefits cease when a child becomes 18 unless he/she is a full-time student, in which case they may continue until the child turns 25. The benefits will also cease if a child in any age group marries, dies or is legally adopted, or if the disabled contributor ceases to be eligible for a disability pension. In all cases, the benefit is discontinued the month following the event.

Do You Disagree?

You have the right to appeal any decision made concerning your application.

Do You Need More Information?

Phone the Income Security Programs office nearest you. The telephone number is listed under Income Security Programs or Canada Pension Plan in your telephone directory.

We will be pleased to send you any of the publications listed below. Check the ones you want and mail the form to any Income Security Programs office or call in and ask for them.

Are You Eligible? describes the range of financial benefits available to parents, senior citizens, the disabled and their children, and to the surviving dependents of Canada Pension Plan contributors.

Benefit Rate Guide provides the most recent payment rates to which you and your family may be entitled. This booklet is reprinted every three months.

Are You Approaching 65? describes the programs available to provide pension income and other benefits for persons who are 65 and over.

More Retirement Income. Do You Qualify? describes the benefits available to supplement the retirement incomes of those with little or no money.

The Canada Pension Plan. It's More Than Just a Pension provides an explanation of Canada Pension Plan contributions and the many types of benefits available to you and your family.

Your Family Allowances describes the programs designed to help families with the cost of raising their children.

Death and Survivors' Benefits for Your Family describes the benefits to which the family of a deceased Canada Pension Plan contributor may be entitled, to help cover funeral expenses and to provide some financial security.

Sharing the Pension Credits (If Your Marriage Ends) describes the procedure by which you and your ex-spouse may divide the pension credits built up during the time you were married.



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To: Income Security Programs

Please send me the marked booklets.

- ☐ Are You Eligible?
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From: Name _____

Address _____